Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 1 of 39

Official Form 1 (10/06)			D0	cument	ıα	gc I c	01 00			
τ				ruptcy (of Illinoi					Voluntar	y Petition
Name of Debtor (if individual, enter Doran, Philip D. Jr.	Last, First,	Middle):					Debtor (Spouse namarie	e) (Last, First	, Middle):	
All Other Names used by the Debtor (include married, maiden, and trade r		years					es used by the d, maiden, and		in the last 8 years):	
Last four digits of Soc. Sec./Complet xxx-xx-4892				ore than one, state	XXX	(-xx-65	14		or other Tax ID No.	
Street Address of Debtor (No. and St 17649 Maple Street Lansing, IL	reet, City, a	nd State)	_	ZIP Code 60438	170		ple Street	r (No. and Sti	reet, City, and State):	ZIP Code 60438
County of Residence or of the Princi	pal Place of	Business		00400	Count	-	dence or of the	e Principal Pla	ace of Business:	1 00400
Mailing Address of Debtor (if different	ent from stre	et addres	ss):		Mailin	ng Addres	ss of Joint Deb	tor (if differen	nt from street address	i):
			Г	ZIP Code						ZIP Code
Location of Principal Assets of Busin (if different from street address above			L							
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtor See Exhibit D on page 2 of this for □ Corporation (includes LLC and L □ Partnership □ Other (If debtor is not one of the abordheck this box and state type of entity	Drm. LP) ove entities,	Sing in I Rail Stoo	(Check lth Care Bugle Asset R. 1 U.S.C. § road exbroker arring Bank er Tax-Exe (Check box tor is a tax-er Title 26	eal Estate as 101 (51B)) nization States	defin "incu	the pter 7 pter 9 pter 11 pter 12	Petition is Fi	for	Recognition reeding Recognition
Filing Fee Full Filing Fee attached Filing Fee to be paid in installme attach signed application for the cis unable to pay fee except in inst Filing Fee waiver requested (application for the city)	court's constallments. R	ble to incideration ule 1006 apter 7 in	certifying t (b). See Offi ndividuals	that the debto icial Form 3A. only). Must	Check	Debtor i if: Debtor's to inside all applie A plan i Accepta	is a small busing is not a small busing is not a small busing saggregate no ers or affiliates cable boxes: s being filed wances of the plates.	ncontingent E) are less than with this petition were solici	s defined in 11 U.S.C. or as defined in 11 U. iquidated debts (exclus \$2 million.	S.C. § 101(51D). uding debts owed one or more
Statistical/Administrative Informa ☐ Debtor estimates that funds will b ☐ Debtor estimates that, after any e there will be no funds available for	e available xempt prop	erty is ex	cluded and	administrativ		es paid,		THIS	SPACE IS FOR COUR	T USE ONLY
Estimated Number of Creditors 1- 50- 100- 49 99 199 ■ □ □ Estimated Assets	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	100,001 100,000				
\$0 to \$10,000 \$100,00			0,001 to nillion		00,001 to million	_	More than \$100 million			
Estimated Liabilities \$0 to			0,001 to		00,001 to million		More than \$100 million			

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Page 2 of 39 Document Official Form 1 (10/06) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Doran, Philip D. Jr. Doran, Ginamarie (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Thomas W. Lynch March 17, 2007 Signature of Attorney for Debtor(s) (Date) Thomas W. Lynch 6194247 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: **Exhibit D** also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

(Address of landlord)

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Doran, Philip D. Jr. Doran, Ginamarie

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Philip D. Doran, Jr.

Signature of Debtor Philip D. Doran, Jr.

X /s/ Ginamarie Doran

Signature of Joint Debtor Ginamarie Doran

Telephone Number (If not represented by attorney)

March 17, 2007

Date

Signature of Attorney

X /s/ Thomas W. Lynch

Signature of Attorney for Debtor(s)

Thomas W. Lynch 6194247

Printed Name of Attorney for Debtor(s)

Law Office of Thomas W. Lynch, P.C.

Firm Name

9231 S. Roberts Road Hickory Hills, IL 60457

Address

Email: twlpc@att.net

(708) 598-5999 Fax: (708) 598-6299

Telephone Number

March 17, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

Name of Debtor(s):

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 4 of 39

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Philip D. Doran, Jr. Ginamarie Doran		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 5 of 39

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Philip D. Doran, Jr.	
	Philip D. Doran, Jr.	
_		

Date: March 17, 2007

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 6 of 39

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Philip D. Doran, Jr. Ginamarie Doran		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 7 of 39

Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Ginamarie Doran	
	Ginamarie Doran	
_		

Date: March 17, 2007

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 8 of 39

Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Philip D. Doran, Jr.,		Case No		
	Ginamarie Doran				
		Debtors	Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	125,000.00		
B - Personal Property	Yes	3	57,062.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		87,200.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,124.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		10,045.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,376.97
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,839.36
Total Number of Sheets of ALL Schedu	ıles	15			
	To	otal Assets	182,062.00		
			Total Liabilities	98,369.00	

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 9 of 39

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Philip D. Doran, Jr.,		Case No	
	Ginamarie Doran			
_		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	1,124.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,124.00

State the following:

Average Income (from Schedule I, Line 16)	4,376.97
Average Expenses (from Schedule J, Line 18)	3,839.36
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,047.82

State the following:

		_
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,124.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		10,045.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		10,045.00

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 10 of 39

Form B6A (10/05)

In re	Philip D. Doran, Jr.,	Case No.
	Ginamarie Doran	

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Single family recide	ence located in Lansing, Illinois.	Fee simple		125.000.00	87,200.00
Description	on and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 125,000.00 (Total of this page)

125,000.00

Total >

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 11 of 39

Form B6B (10/05)

In re	Philip D. Doran, Jr.,	Case No.
	Ginamario Doran	

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Pocket cash	J	100.00
2.	Checking, savings or other financial	Checking account at Great Bank	J	1,000.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Savings account at MB Financial	J	2,000.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Credit Union account at IBEW	J	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Bedroom set, bunk-beds, four dressers, two televisions, two vcr's, couch, love seat, kitchen set appliances and other small misc furniture items	J ,	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Personal clothing	J	500.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic,	Piano	J	500.00
	and other hobby equipment.	12 gauge JC Higgins shot gun	J	150.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life insurance policy. Current cash value estimated at \$1,000	W E	1,000.00
10.	Annuities. Itemize and name each issuer.	x		

2 continuation sheets attached to the Schedule of Personal Property

7,270.00

Sub-Total >

(Total of this page)

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 12 of 39

Form B6B (10/05)

In re Philip D. Doran, Jr., Ginamarie Doran

Case No.			

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
defi und as d Giv reco	erests in an education IRA as ined in 26 U.S.C. § 530(b)(1) or ler a qualified State tuition plan defined in 26 U.S.C. § 529(b)(1). The particulars. (File separately the bord(s) of any such interest(s). U.S.C. § 521(c); Rule 1007(b)).	Х			
	erests in IRA, ERISA, Keogh, or	Pensi	on through IBEW	н	40,000.00
	er pension or profit sharing ns. Give particulars.	Roth	IRA	н	897.00
and	ck and interests in incorporated unincorporated businesses. nize.	X			
	erests in partnerships or joint stures. Itemize.	X			
and	vernment and corporate bonds to other negotiable and enegotiable instruments.	Doub	le EE Savings Bonds	J	500.00
16. Acc	counts receivable.	X			
proj deb	mony, maintenance, support, and perty settlements to which the tor is or may be entitled. Give ticulars.	X			
incl	ner liquidated debts owing debtor luding tax refunds. Give ticulars.	Expe	cted income tax refund	J	1,500.00
esta exer deb	nitable or future interests, life ates, and rights or powers reisable for the benefit of the stor other than those listed in needule A - Real Property.	X			
inte dea	entingent and noncontingent erests in estate of a decedent, th benefit plan, life insurance icy, or trust.	X			
clai tax deb	ms of every nature, including refunds, counterclaims of the tor, and rights to setoff claims.	X			
			(T	Sub-Tota otal of this page)	al > 42,897.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 13 of 39

Form B6B (10/05)

In re **Philip D. Doran, Jr., Ginamarie Doran**

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	1	997 Chevy Blazer with 100,000 miles	J	2,470.00
	other vehicles and accessories.	1	999 Dodge Van with 97,000 miles	J	2,525.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Т	wo year old computer with accessories	J	400.00
29.	Machinery, fixtures, equipment, and supplies used in business.	Т	ools used for work	Н	1,500.00
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

6,895.00

Total >

57,062.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Form B6C (10/05)

In re Philip D. Doran, Jr., Ginamarie Doran

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	□ C	theck if debtor claims a homestead exemption that exceeds
(Check one box)	\$	125,000.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Single family residence located in Lansing, Ilinois. Appraised in January 2007 for \$125,000.	735 ILCS 5/12-901	30,000.00	125,000.00
Cash on Hand Pocket cash	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Checking account at Great Bank	, <u>Certificates of Deposit</u> 735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Savings account at MB Financial	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Credit Union account at IBEW	735 ILCS 5/12-1001(b)	20.00	20.00
Household Goods and Furnishings Bedroom set, bunk-beds, four dressers, two televisions, two vcr's, couch, love seat, kitchen set, appliances and other small misc furniture tems	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Personal clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Firearms and Sports, Photographic and Other Ho Piano	obby Equipment 735 ILCS 5/12-1001(b)	500.00	500.00
12 gauge JC Higgins shot gun	735 ILCS 5/12-1001(b)	150.00	150.00
nterests in IRA, ERISA, Keogh, or Other Pensior Pension through IBEW	n or Profit Sharing Plans 735 ILCS 5/12-704	40,000.00	40,000.00
Roth IRA	735 ILCS 5/12-704	897.00	897.00
Government & Corporate Bonds, Other Negotiab Double EE Savings Bonds	ole & Non-negotiable Inst. 735 ILCS 5/12-1001(b)	330.00	500.00
Other Liquidated Debts Owing Debtor Including Expected income tax refund	<u>Tax Refund</u> 735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Automobiles, Trucks, Trailers, and Other Vehicle 1997 Chevy Blazer with 100,000 miles	es 735 ILCS 5/12-1001(c)	2,470.00	2,470.00
999 Dodge Van with 97,000 miles	735 ILCS 5/12-1001(c)	2,330.00	2,525.00
Office Equipment, Furnishings and Supplies Two year old computer with accessories	735 ILCS 5/12-1001(b)	400.00	400.00
Machinery, Fixtures, Equipment and Supplies Us Tools used for work	sed in Business 735 ILCS 5/12-1001(d)	1,500.00	1,500.00
	To	al: 85,697.00	181,062.00

____ continuation sheets attached to Schedule of Property Claimed as Exempt

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Page 15 of 39 Document

Official Form 6D (10/06)

In re	Philip D. Doran, Jr.,
	Ginamarie Doran

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P.

name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Contingent" (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОПШВНОК	Hu H					AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2006 CH 24592			11/1998] T	DATED			
SN Servicing C/O Pierce & Associates 1 N Dearborn, Ste 1300 Chicago, IL 60602		J	Mortgage Single family residence located in Lansing, Illinois. Appraised in January 2007 for \$125,000.		D			
			Value \$ 125,000.00	Ш		Ш	87,200.00	0.00
Account No.			Value \$ Value \$					
Account No.			Value \$	-				
continuation sheets attached				ıl ge)	87,200.00	0.00		
	Total 87,200.00 0.00 (Report on Summary of Schedules)							

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 16 of 39

Official Form 6E (10/06)

In re	Philip D. Doran, Jr.,	Case No.
	Ginamarie Doran	

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also
include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled
"Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
T (Notice for local consequence) at 120 May 12

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 17 of 39

Official Form 6E (10/06) - Cont.

In re	Philip D. Doran, Jr.,		Case No.	
	Ginamarie Doran			
_		Debtors	,	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							TYPE OF PRIORITY	•
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	Q U I	ΙE	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. 0330801244/2041000			11/2003	٦	D A T E D			
Illinois Dept of Revenue Bankruptcy & Bulk, Level 7-425 100 W Randolph, 7th Floor Chicago, IL 60601		J	State tax lien					0.00
Account No.							1,124.00	1,124.00
Account No.								
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets attac	chor	1 +0		Sub	l tota	ıl		0.00
Schedule of Creditors Holding Unsecured Prior							1,124.00	1,124.00
			(Report on Summary of S		Γota lul∈		1,124.00	0.00 1,124.00

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 18 of 39

Official Form 6F (10/06)

In re	Philip D. Doran, Jr.,		Case No.	
	Ginamarie Doran			
_		Debtors	-,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con a decica and account nothing university			*		_	_	_	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	I DATE CLAUVEW AS INCURRED AIND	CONTINGEN	a-r	DISPUTED		AMOUNT OF CLAIM
Account No. 33240614			12/2005 Balance due on the Debtors' Chase account	T	A T E D			
Arrow Financial Services 21031 Network Place Chicago, IL 60678-1031		J						4,373.00
Account No. 880965	T		2/2006				1	
CB USA INC PO Box 8000 Hammond, IN 46320		J	Balance due for medical services					190.00
Account No. 885969 CB USA INC PO Box 8000 Hammond, IN 46320		J	5/2006 Balance due for medical services					
								53.00
Account No. 572359 Komyattassoc 9650 Gordon Drive Highland, IN 46322		J	10/2001 Balance due for medical services					
							1	180.00
_1 continuation sheets attached			(Total of	Subt this			,	4,796.00

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Page 19 of 39 Document

Official Form 6F (10/06) - Cont.

In re	Philip D. Doran, Jr.,	Case No.
	Ginamarie Doran	

Debtors SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_	_	_	
CREDITOR'S NAME,	C O D	Hu	sband, Wife, Joint, or Community		U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	A A A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	l'	U T E	AMOUNT OF CLAIM
Account No. 1399481			9/2002	Т	T		
Medical Payment Data 725 S. Wells Ave Chicago, IL 60607		J	Balance due for medical services		D		5.00
Account No. 5499162			8/2003	+	╁	+	
Mutual Hospital Collect 2525 N Shadeland Ave, Ste 101 Indianapolis, IN 46219-1794		J	Balance due for medical services				
							602.00
Account No. 401856 Nicor Gas 1844 Ferry Road, 7W Naperville, IL 60563		J	11/2006 Balance due for utility services				
							1,155.00
Sears Bankruptcy Department 8725 W Sahara Ave The Lakes, NV 89163		J	2/2006 Balance due on the Debtor's Sears account				2,032.00
Account No. 545883100154			9/2005	+	+	╁	
USAA SB 9800 Fredericksburg San Antonio, TX 78288		J	Balance due on the Debtor's USAA account				4 455 00
							1,455.00
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	lle of Subtotal (Total of this page) 5,249.00						
			(Report on Summary of S		Fota dula		10,045.00

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 20 of 39

Form B6G (10/05)

	Ginamaria Doran	
In re	Philip D. Doran, Jr.,	Case No.

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 21 of 39

Form B6H (10/05)

In re	Philip D. Doran, Jr.,	Case No.
	Ginamarie Doran	

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 22 of 39

Official Form 6I (10/06)

	Philip D. Doran, Jr.			
In re	Ginamarie Doran		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

filed, unless the spouses are separated a	and a joint petition is not filed. Do not state the nam				
Debtor's Marital Status:					
Married	RELATIONSHIP(S): Daughter Daughter Son	AGE(S 1 1 9	0 2		
Employment:	DEBTOR	•	SPOUSE		
Occupation E	lectrician	Housewife			
Name of Employer H	uen Electric, Inc				
	months				
Address of Employer 18	301 W 16th Street roadview, IL 60155				
INCOME: (Estimate of average of	r projected monthly income at time case filed)		DEBTOR		SPOUSE
	d commissions (Prorate if not paid monthly)	\$	4,876.30	\$	0.00
2. Estimate monthly overtime	, , , , , , , , , , , , , , , , , , , ,	\$	0.00	\$	0.00
3. SUBTOTAL		\$	4,876.30	\$	0.00
4. LESS PAYROLL DEDUCTION a. Payroll taxes and social sec		<u> </u>	499.33	\$	0.00
b. Insurance	Ž	\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DI	EDUCTIONS	\$	499.33	\$	0.00
6. TOTAL NET MONTHLY TAK	\$	4,376.97	\$	0.00	
7. Regular income from operation	of business or profession or farm (Attach detailed	statement) \$	0.00	\$	0.00
8. Income from real property	•	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or supp that of dependents listed above 11. Social security or government		or's use or \$	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
		<u> </u>	0.00	\$ 	0.00
12. Pension or retirement income			0.00	<u>\$</u>	0.00
13. Other monthly income (Specify):		\$	0.00	¢	0.00
(Specify).			0.00	Ψ	0.00
		\$	0.00	\$ <u> </u>	0.00
14. SUBTOTAL OF LINES 7 TH	ROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	4,376.97	\$	0.00
16. COMBINED AVERAGE MORFrom line 15; if there is only one debte			\$	4,376.9	
	(Report a	ilso on Summa	ry of Schedules a	nd, if app	olicable, on

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 23 of 39

Official Form 6J (10/06)

In re	Philip D. Doran, Jr. Ginamarie Doran		Case No.	
		Debtor(s)	-	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

SCHEDULE J. CURRENT EATENDITURES OF INDIVIDUAL	DEDIC	JK(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debtor's fan	nily at time case
\square Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	798.00
a. Are real estate taxes included? Yes No _X_	· · · · · · · · · · · · · · · · · · ·	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	310.00
b. Water and sewer	\$	27.00
c. Telephone	\$	90.00
d. Other Cable	\$	40.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	750.00
5. Clothing	\$	120.00
6. Laundry and dry cleaning	\$	65.00
7. Medical and dental expenses	\$	160.00 550.00
8. Transportation (not including car payments)	\$	50.00
 Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions 	\$ \$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	0.00
a. Homeowner's or renter's	\$	80.00
b. Life	\$ 	20.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· 	
(Specify) Real estate taxes	\$	225.36
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	404.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,839.36
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
The Debtors will need to replace the roof on their residence this year.		
20. STATEMENT OF MONTHLY NET INCOME	•	
a. Average monthly income from Line 15 of Schedule I	\$	4,376.97
b. Average monthly expenses from Line 18 above	\$	3,839.36
c. Monthly net income (a. minus b.)	\$	537.61
-		

Case 07-04888	Doc 1	Filed 03/20/07	Entered 03/20/07 13:27:14	Desc Main
I (10/06)		Document	Page 24 of 39	

Official Form 6J (10/06)

Philip D. Doran, Jr. In re Ginamarie Doran

Case No.	

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Expenditures:

Educational expenses	 200.00
Cell Phone	\$ 100.00
Union Dues	\$ 64.00
Haircuts and personal grooming	\$ 40.00
Total Other Expenditures	\$ 404.00

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 25 of 39

Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

_	Philip D. Doran, Jr.			
In re	Ginamarie Doran		Case No.	
		Debtor(s)	Chapter	13
			-	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	1 1 1	•	ad the foregoing summary and schedules, consisting of ad that they are true and correct to the best of my
Date	March 17, 2007	Signature	/s/ Philip D. Doran, Jr. Philip D. Doran, Jr. Debtor
Date	March 17, 2007	Signature	/s/ Ginamarie Doran

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Ginamarie DoranJoint Debtor

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 26 of 39

Official Form 7 (10/05)

United States Bankruptcy Court Northern District of Illinois

	Philip D. Doran, Jr.			
In re	Ginamarie Doran		Case No.	
		Debtor(s)	Chapter	13
			-	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$11,498.00	Huen Electric 2007
\$46,194.25	Bonus Electric 2006
\$2,904.00	Rabridge Electric 2006
\$8,620.20	DFAS 2004
\$5,283.05	JMS Electric 2004

ANGUAR

Document Page 27 of 39

AMOUNT SOURCE \$19,003.85 **Bonus Electric**

2004

DFAS \$1,575.49 2005

\$7,276.00 **Bonus Electric**

2005

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars, If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,325.00 **Unemployment Compensation**

2006

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF NAME AND ADDRESS AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF

AMOUNT STILL TRANSFERS NAME AND ADDRESS OF CREDITOR **TRANSFERS** OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

Wachovia Bank vs. Philip D Doran, Jr, Gina Marie Doran 2006 CH 24592

NATURE OF PROCEEDING Mortgage foreclosure

proceeding

COURT OR AGENCY AND LOCATION **RJD Center Chancery Division** Chicago, Illinois

STATUS OR DISPOSITION **Pending**

2

3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY OF PAYEE

1/2007 \$100.00

112 Goliad Street **Credit Counseling Certificates**

Fort Worth, TX 76126

Prestige Credit Services 1/2007 \$25.00

1300 W Belmont, Ste 329 **Credit Report**

Chicago, IL 60657

Chicago, IL 60604

Clerk of US Bankruptcy Court \$274.00 219 S. Dearborn Filing Fee

Law Office of Thomas W. Lynch, P.C. 1/2007 \$1,576.00 9231 S. Roberts Road **Attorney Fee**

Hickory Hills, IL 60457

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

DESCRIBE PROPERTY TRANSFERRED DATE RELATIONSHIP TO DEBTOR AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF DEVICE VALUE OF PROPERTY OR DEBTOR'S INTEREST TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR NAME AND ADDRESS OF INSTITUTION

DIGITS OF ACCOUNT NUMBER. AMOUNT AND DATE OF SALE OR CLOSING AND AMOUNT OF FINAL BALANCE

4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 31 of 39

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

SITE NAME AND ADDRESS NOTICE **GOVERNMENTAL UNIT** LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

GOVERNMENTAL UNIT NOTICE SITE NAME AND ADDRESS LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

BEGINNING AND NAME I.D. NO. **ADDRESS** NATURE OF BUSINESS **ENDING DATES**

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 32 of 39

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

7

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 33 of 39

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 17, 2007	Signature	/s/ Philip D. Doran, Jr.	
		-	Philip D. Doran, Jr.	
			Debtor	
Date	March 17, 2007	Signature	/s/ Ginamarie Doran	
	_	-	Ginamarie Doran	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 34 of 39
United States Bankruptcy Court
Northern District of Illinois

In re	Philip D. Doran, Jr. Ginamarie Doran		Case No.		
mie	Chiamane Boran	Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPENS	SATION OF ATTOI	RNEY FOR DI	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of contempl	of the petition in bankruptcy	y, or agreed to be pai	d to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	3,000.00	
	Prior to the filing of this statement I have received		\$	1,576.00	
	Balance Due		\$	1,424.00	
2. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	■ I have not agreed to share the above-disclosed compens	sation with any other person	unless they are mem	bers and associates of my law firm.	
[☐ I have agreed to share the above-disclosed compensatio copy of the agreement, together with a list of the names				
a b c	n return for the above-disclosed fee, I have agreed to rende Analysis of the debtor's financial situation, and renderin Preparation and filing of any petition, schedules, stateme Representation of the debtor at the meeting of creditors [Other provisions as needed] Negotiations with secured creditors to red reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house	g advice to the debtor in det ent of affairs and plan which and confirmation hearing, a uce to market value; ex as needed; preparation	ermining whether to n may be required; nd any adjourned hea emption planning	file a petition in bankruptcy; rings thereof; ; preparation and filing of	
6. B	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any disch any other adversary proceeding.			es, relief from stay actions or	
		CERTIFICATION			
	certify that the foregoing is a complete statement of any agankruptcy proceeding.	greement or arrangement for	payment to me for re	epresentation of the debtor(s) in	
Dated:	: March 17, 2007	/s/ Thomas W. Ly	<i>r</i> nch		
	<u> </u>	Thomas W. Lync Law Office of The 9231 S. Roberts I Hickory Hills, IL 6	h 6194247 omas W. Lynch, P Road		

twlpc@att.net

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 36 of 39

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Thomas W. Lynch 6194247	X /s/ Thomas W. Lynch	March 17, 2007					
Printed Name of Attorney	Signature of Attorney	Date					
Address:							
9231 S. Roberts Road Hickory Hills, IL 60457 (708) 598-5999							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Philip D. Doran, Jr.							
Ginamarie Doran	X /s/ Philip D. Doran, Jr.	March 17, 2007					
Printed Name of Debtor	Signature of Debtor	Date					
Case No. (if known)	X <u>/s/</u> Ginamarie Doran	March 17, 2007					
	Signature of Joint Debtor (if any)	Date					

Case 07-04888 Doc 1 Filed 03/20/07 Entered 03/20/07 13:27:14 Desc Main Document Page 37 of 39

United States Bankruptcy Court Northern District of Illinois

In re	Philip D. Doran, Jr. Ginamarie Doran		Case No.			
		Debtor(s)	Chapter	13		
	VERIFICATION OF CREDITOR MATRIX					
		Number of	Number of Creditors:			
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credito	ors is true and	correct to the best of my		
Date:	March 17, 2007	/s/ Philip D. Doran, Jr.				
		Philip D. Doran, Jr.				
		Signature of Debtor				
Date:	March 17, 2007	/s/ Ginamarie Doran				
		Ginamarie Doran				
		Signature of Debtor				

Arrow Financial Services 21031 Network Place Chicago, IL 60678-1031

CB USA INC PO Box 8000 Hammond, IN 46320

Illinois Dept of Revenue Bankruptcy & Bulk, Level 7-425 100 W Randolph, 7th Floor Chicago, IL 60601

Illinois Dept of Revenue PO Box 19084 Springfield, IL 62794-9084

Illinois Dept of Revenue Chicago Collection Svs/Revocation U 100 W Randolph St, Level 7-495 Chicago, IL 60601

Komyattassoc 9650 Gordon Drive Highland, IN 46322

Medical Payment Data 725 S. Wells Ave Chicago, IL 60607

Mutual Hospital Collect 2525 N Shadeland Ave, Ste 101 Indianapolis, IN 46219-1794

Nicor Gas 1844 Ferry Road, 7W Naperville, IL 60563

Sears
Bankruptcy Department
8725 W Sahara Ave
The Lakes, NV 89163

SN Servicing C/O Pierce & Associates 1 N Dearborn, Ste 1300 Chicago, IL 60602

SN Servicing Bankruptcy Department 323 Fifth Street Eureka, CA 95501

USAA SB 9800 Fredericksburg San Antonio, TX 78288